

**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**AMERICAN INTERNATIONAL GROUP, INC.**

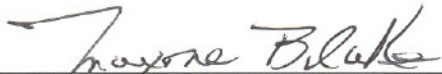
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

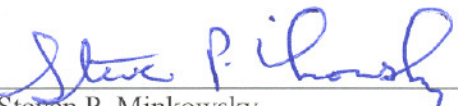
1. That Aaron G. Adams alleged a June 2, 2004 work-related injury while employed at Adelphia Communications Corp.
2. That Aaron G. Adams gave notice of incapacity from work for his alleged injury on June 2, 2004.
3. That Aaron G. Adams was compensated for his alleged period of incapacity on July 23, 2004.
4. That the initial payment to Aaron G. Adams was made thirty-six (36) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$300.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Aaron G. Adams' right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$300.00 payable to Aaron G. Adams. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

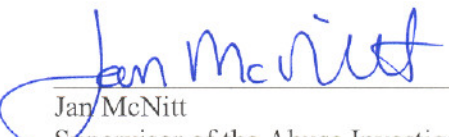
Dated: June 14, 06

  
\_\_\_\_\_  
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006

  
\_\_\_\_\_  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006

  
\_\_\_\_\_  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**AMERICAN INTERNATIONAL GROUP, INC.**

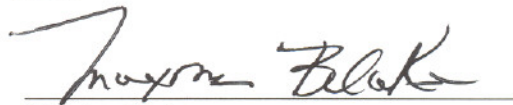
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Christopher Cote alleged an August 24, 2004 work-related injury while employed at Fraser Paper Inc.
2. That Christopher Cote gave notice of incapacity from work for his alleged injury on August 24, 2004.
3. That Christopher Cote was compensated for his alleged period of incapacity on August 4, 2005.
4. That the initial payment to Christopher Cote was made three hundred thirty-one (331) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Christopher Cote's right to seek any weekly compensation benefits that he is or may be entitled to.

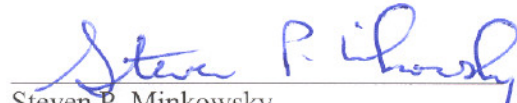
**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Christopher Cote. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: June 14, 06



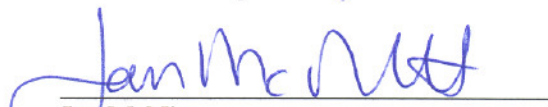
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006



Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 21, 2006



Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
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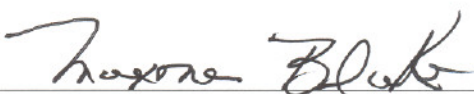
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

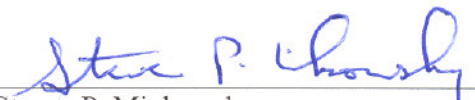
1. That Jennifer Dunham alleged a September 17, 2004 work-related injury while employed at Elmet Technologies Inc.
2. That Jennifer Dunham gave notice of incapacity from work for her alleged injury on October 15, 2004.
3. That Jennifer Dunham was compensated for her alleged period of incapacity on December 28, 2004.
4. That the initial payment to Jennifer Dunham was made sixty (60) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Jennifer Dunham's right to seek any weekly compensation benefits that she is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Jennifer Dunham. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.


Dated: June 14, 06

  
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006

  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006

  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board



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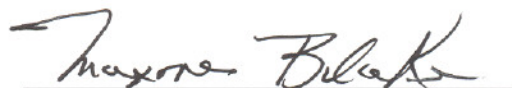
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Madeline A. Gardner alleged a May 12, 2004 work-related injury while employed at Fellowship Health Resources.
2. That Madeline A. Gardner gave notice of incapacity from work for her alleged injury on June 8, 2004.
3. That Madeline A. Gardner was compensated for her alleged period of incapacity on August 10, 2004.
4. That the initial payment to Madeline A. Gardner was made forty-nine (49) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$950.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Madeline A. Gardner's right to seek any weekly compensation benefits that she is or may be entitled to.

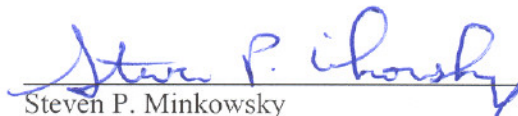
**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$950.00 payable to Madeline A. Gardner. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: June 14, 06



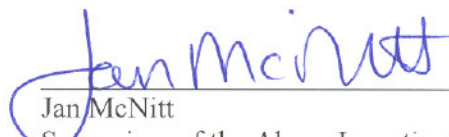
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006



Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

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**CONSENT DECREE**

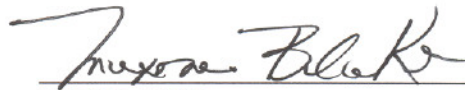
**NOW COME** the parties and agree as follows:

1. That Tracy Joslin alleged a July 23, 2004 work-related injury while employed at Wisconsin Airlines Corp.
2. That Tracy Joslin gave notice of incapacity from work for her alleged injury on August 6, 2004.
3. That Tracy Joslin was compensated for her alleged period of incapacity on October 19, 2004.
4. That the initial payment to Tracy Joslin was made sixty (60) days after compensation became due and payable.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Tracy Joslin's right to seek any weekly compensation benefits that she is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Tracy Joslin. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated:

June 14, 06



Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated:

June 19, 2006



Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

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**CONSENT DECREE**

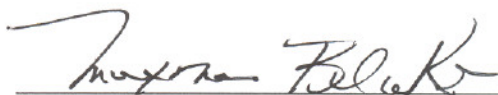
**NOW COME** the parties and agree as follows:

1. That Jennifer Dunham alleged a September 17, 2004 work-related injury while employed at Elmet Technologies Inc.
2. That Jennifer Dunham gave notice of incapacity from work for her alleged injury on December 28, 2004.
3. That Jennifer Dunham was compensated and received subsequent compensation for her alleged period of incapacity.
4. That the final payment to Jennifer Dunham, dated May 27, 2005, was made one hundred fifty (150) days after the previous indemnity payment, dated December 28, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Jennifer Dunham's right to seek any weekly compensation benefits that she is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Jennifer Dunham. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated:

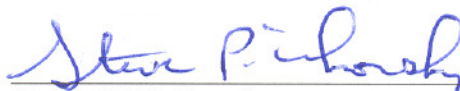
June 14, 06



Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated:

June 19, 2006



Steven P. Minkowsky  
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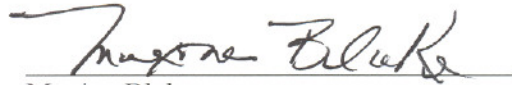
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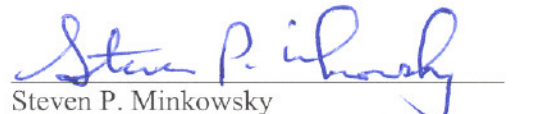
1. That Joseph Gerardo alleged a November 10, 2004 work-related injury while employed at Kindred Healthcare.
2. That Joseph Gerardo gave notice of incapacity from work for his alleged injury on November 17, 2004.
3. That Joseph Gerardo was compensated and received subsequent compensation for his alleged period of incapacity.
4. That the subsequent payment to Joseph Gerardo, dated February 7, 2005, was made sixty-three (63) days after the previous indemnity payment, dated December 6, 2004.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,300.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Joseph Gerardo's right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,300.00 payable to Joseph Gerardo. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

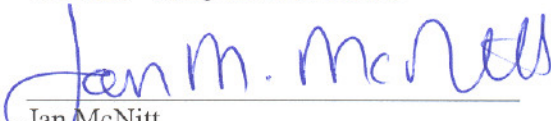
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Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006

  
Steven P. Minkowsky  
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Workers' Compensation Board

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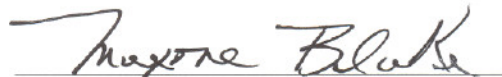
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

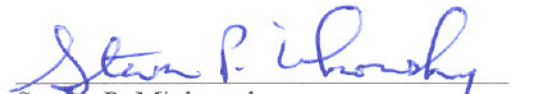
1. That Aaron G. Adams alleged a June 2, 2004 work-related injury while employed at Adelphia Communications Corp.
2. That Aaron G. Adams gave notice of incapacity from work for his alleged injury on July 19, 2004.
3. That Aaron G. Adams was compensated for his alleged period of incapacity.
4. That a Provisional Weekly Benefit Rate was used to pay this claim resulting in accrued benefits that were not paid to the claimant as of August 5, 2005.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Aaron G. Adams' right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Aaron G. Adams. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.


Dated: June 14, 06

  
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006

  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006

  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

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WORKERS' COMPENSATION BOARD  
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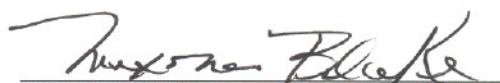
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That David Campbell alleged an October 9, 2004 work-related injury while employed at NES Rentals Holdings Inc.
2. That David Campbell gave notice of incapacity from work for his alleged injury on December 1, 2004.
3. That David Campbell was compensated for his alleged period of incapacity.
4. That a Provisional Weekly Benefit Rate was used to pay this claim resulting in accrued benefits that were not paid to the claimant as of August 5, 2005.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of David Campbell's right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to David Campbell. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: June 14, 06



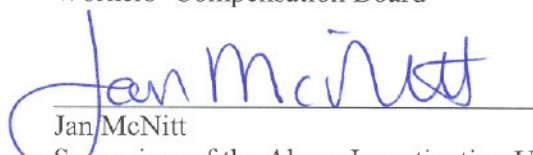
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006



Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006



Jan McNitt  
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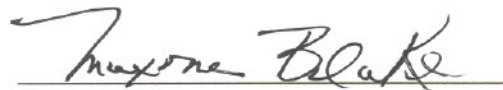
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Krag Hall alleged a December 30, 2004 work-related injury while employed at Infinity Constructors, Inc.
2. That Krag Hall gave notice of incapacity from work for his alleged injury on January 3, 2005.
3. That Krag Hall was compensated for his alleged period of incapacity.
4. That a Provisional Weekly Benefit Rate was used to pay this claim resulting in accrued benefits that were not paid to the claimant as of August 5, 2005.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Krag Hall's right to seek any weekly compensation benefits that he is or may be entitled to.

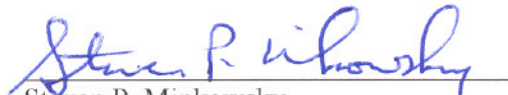
**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Krag Hall. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: June 14, 06



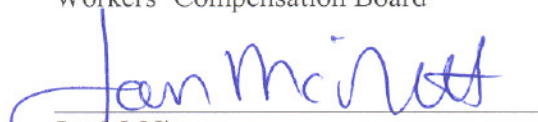
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006



Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006



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Workers' Compensation Board



**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**AMERICAN INTERNATIONAL GROUP, INC.**

**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Michael Jackson alleged a July 2, 2004 work-related injury while employed at Adecco, Inc.
2. That Michael Jackson gave notice of incapacity from work for his alleged injury on July 2, 2004.
3. That Michael Jackson was compensated for his alleged period of incapacity.
4. That a Provisional Weekly Benefit Rate was used to pay this claim resulting in accrued benefits that were not paid to the claimant as of August 5, 2005.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Michael Jackson's right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Michael Jackson. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: June 14, 06

Maxine Blake  
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Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006

Steven P. Minkowsky  
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Deputy Director of Benefits Administration  
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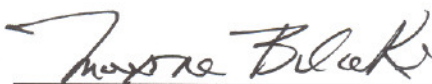
**CONSENT DECREE**

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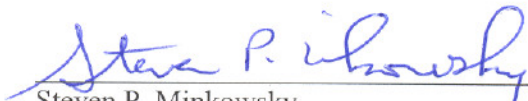
1. That Tracy Joslin alleged a July 23, 2004 work-related injury while employed at Wisconsin Airlines Corp.
2. That Tracy Joslin gave notice of incapacity from work for her alleged injury on August 6, 2004.
3. That Tracy Joslin was compensated for her alleged period of incapacity.
4. That the claimant's benefits were improperly discontinued. Benefits began accruing to the claimant as of August 9, 2004 that were not paid as of August 5, 2005.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Tracy Joslin's right to seek any weekly compensation benefits that she is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Tracy Joslin. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

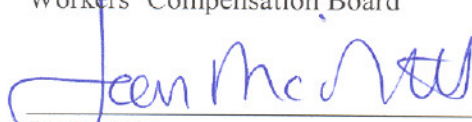
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**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**AMERICAN INTERNATIONAL GROUP, INC.**

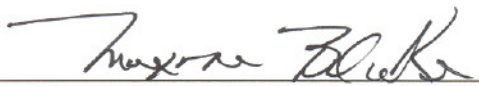
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

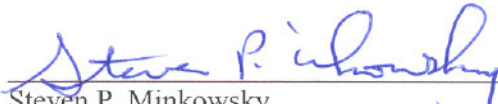
1. That Michael Kreamer alleged a May 16, 2004 work-related injury while employed at Adelphia Communications Corp.
2. That Michael Kreamer gave notice of incapacity from work for his alleged injury on June 22, 2004.
3. That Michael Kreamer was compensated for his alleged period of incapacity.
4. That Mr. Kreamer was incapacitated between September 14, 2004 and September 19, 2004. Benefits accrued to the claimant as these days were not paid as of August 5, 2005.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Michael Kreamer's right to seek any weekly compensation benefits that he is or may be entitled to.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Michael Kreamer. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

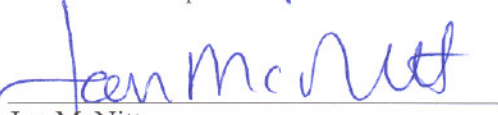
Dated: June 14, 06

  
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006

  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006

  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board



**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**AMERICAN INTERNATIONAL GROUP, INC.**

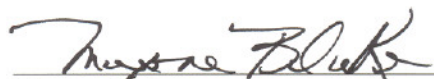
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Kurt Pelkey alleged a January 19, 2004 work-related injury while employed at Northland Roofing, Inc.
2. That Kurt Pelkey gave notice of incapacity from work for his alleged injury on January 19, 2004.
3. That Kurt Pelkey was compensated for his alleged period of incapacity.
4. That Mr. Pelkey was incapacitated between January 19, 2004 and March 5, 2004. Benefits accrued to the claimant as these days were not paid as of August 5, 2005.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Kurt Pelkey's right to seek any weekly compensation benefits that he is or may be entitled to.

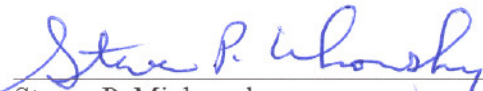
**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Kurt Pelkey. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: June 14, 06



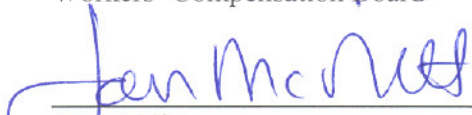
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006



Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006



Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**AMERICAN INTERNATIONAL GROUP, INC.**

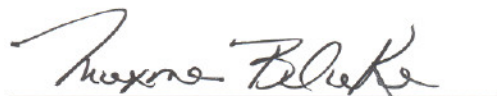
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That Shannon Skinsacos alleged an October 20, 2004 work-related injury while employed at Atlantic Coast Airlines.
2. That Shannon Skinsacos gave notice of incapacity from work for her alleged injury on October 24, 2004.
3. That Shannon Skinsacos was compensated for her alleged period of incapacity.
4. That the claimant's benefits were improperly discontinued. Benefits began accruing to the claimant as of January 19, 2005 that were not paid as of August 5, 2005.
5. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
6. That nothing in this agreement shall be construed as a waiver of Shannon Skinsacos' right to seek any weekly compensation benefits that she is or may be entitled to.

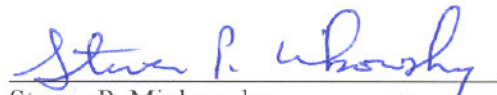
**WHEREFORE**, pursuant to 39-A M.R.S.A. §205(3), American International Group, Inc. shall be assessed a penalty of \$1,500.00 payable to Shannon Skinsacos. This penalty check shall stipulate that, "This penalty payment is made pursuant to a Maine Workers' Compensation Board Audit". A copy of the penalty payment shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

Dated: June 14, 06



Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006



Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006



Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

STATE OF MAINE  
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OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

AMERICAN INTERNATIONAL GROUP, INC.

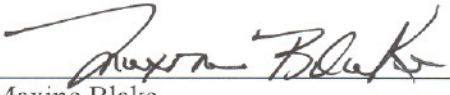
CONSENT DECREE

NOW COME the parties and agree as follows:

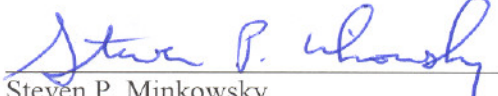
1. That Audra Lafontaine alleged a January 2, 2004 work-related injury while employed at Capital Enterprises Inc.
2. That a Stipulation Agreement in the case of Audra Lafontaine v. Capital Enterprises Inc. was signed by the last party on June 25, 2004.
3. That payment pursuant to the Stipulation Agreement was not issued until fifty-four (54) days after the date the last party signed the corresponding Stipulation Agreement.
4. That the payment to Audra Lafontaine was made forty-one (41) days late .
5. That pursuant to 39-A M.R.S.A. §324(2)(A) a penalty of \$6,150.00 is warranted.
6. That Audra Lafontaine's case was settled by Lump Sum; she has thereby waived her right to any penalty arising from the violation cited. *skw*
7. That nothing in this agreement shall be construed as a waiver of Ms. Lafontaine's right to seek any weekly compensation benefits that she is or may be entitled to. *MB JMC* ~~That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.~~

**WHEREFORE**, pursuant to 39-A M.R.S.A. §324(2)(A), American International Group, Inc. shall be assessed a penalty of \$6,150.00 payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.

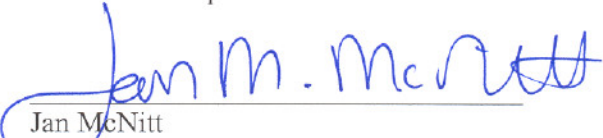
Dated: June 14, 06

  
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006

  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006

  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board



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OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**AMERICAN INTERNATIONAL GROUP, INC.**

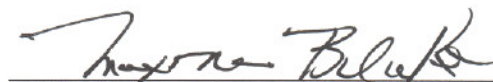
**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That American International Group, Inc. has engaged in a pattern of questionable claims-handling techniques in violation of Section 359(2) for the following reasons (including, but not limited to):
  - Failure to meet the requirements of Section 102(14)
  - Failure to file or timely file required forms with the Board
  - Failure to report accurate information on forms filed with the Board
  - Failure to discontinue benefits appropriately
  - Failure to pay claims timely
  - Failure to calculate benefits accurately
  - Failure to pay benefits due
2. That no formal hearing is required because of this Consent Decree.
3. That these findings shall be certified to the Bureau of Insurance pursuant to 39-A M.R.S.A. §359(2).

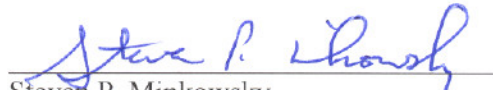
**WHEREFORE**, pursuant to 39-A M.R.S.A. §359(2), American International Group, Inc. shall be assessed a civil forfeiture of \$10,000.00 payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: June 14, 06



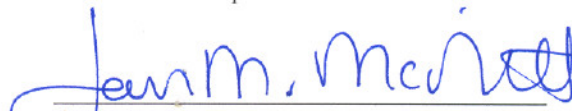
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006



Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006



Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

v.

**AMERICAN INTERNATIONAL GROUP, INC.**

**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

<b>Employee</b>	<b>Date of Injury</b>	<b>Forms Not Filed</b>
Adams, Aaron G.	06/02/04	WCB-11, Statement of Compensation Paid, Interim
Alexnovitch, Susan	09/13/04	WCB-11, Statement of Compensation Paid, Interim
Benjamin, Pauline	07/08/04	WCB-11, Statement of Compensation Paid, Interim
Brown, Sandra C.	07/07/04	WCB-11, Statement of Compensation Paid, Interim
Campbell, David	10/09/04	WCB-11, Statement of Compensation Paid, Interim
Chaput, David	04/02/04	WCB-11, Statement of Compensation Paid, Interim
Cote, Christopher	08/24/04	WCB-11, Statement of Compensation Paid, Interim
Daigle, Roland T.	06/08/04	WCB-11, Statement of Compensation Paid, Interim
Donovan Shawn	09/22/04	WCB-11, Statement of Compensation Paid, Interim
Elwell, Melissa	09/06/04	WCB-1, Employer's First Report or Occupational Injury or Disease WCB-9, Notice of Controversy
Enos, Valerie	04/11/04	WCB-11, Statement of Compensation Paid, Interims
Gardner, Madeline A.	05/12/04	WCB-11, Statement of Compensation Paid, Interims
Gerardo, Joseph	11/10/04	WCB-11, Statement of Compensation Paid, Interim
Hall, Everett	10/11/04	WCB-11, Statement of Compensation Paid, Interim
Heistand, Mark A.	02/02/04	WCB-11, Statement of Compensation Paid, Interims

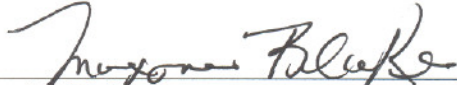
Hudspeth, Sharon	06/30/04	WCB-11, Statement of Compensation Paid, Interim*
Jackson, Michael	07/02/04	WCB-11, Statement of Compensation Paid, Interims
Joslin, Tracy	07/23/04	WCB-11, Statement of Compensation Paid, Interim
Kirk, Sr., William	02/09/04	WCB-11, Statement of Compensation Paid, Interims
Kopacz, Donald	06/10/04	WCB-11, Statement of Compensation Paid, Interim
Kreamer, Michael	05/16/04	WCB-11, Statement of Compensation Paid, Interim
Lafontaine, Audra	01/02/04	WCB-11, Statement of Compensation Paid, Interim
Landry, Suzanne B.	04/05/04	WCB-11, Statement of Compensation Paid, Interim
Meehan, Dennis	02/17/04	WCB-11, Statement of Compensation Paid, Interim
Pelkey, Kurt	01/19/04	WCB-11, Statement of Compensation Paid, Interims
Perkins, Randall E.	11/18/04	WCB-11, Statement of Compensation Paid, Interim
Pinkham, Gerri	06/24/04	WCB-11, Statement of Compensation Paid, Interim
Skinsacos, Shannon	10/20/04	WCB-11, Statement of Compensation Paid, Interim
Valliere, Crystal	09/09/04	WCB-11, Statement of Compensation Paid, Interims
Whitten, Michael	07/26/04	WCB-11, Statement of Compensation Paid, Interim

2. That the forms listed above have not been filed to date.
3. That the failure to file the foregoing forms represents thirty-eight (38) separate violations of 39-A M.R.S.A. §360(1)(A). *Steve*  
*MB*  
*Jme*
4. ~~That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.~~


**WHEREFORE**, pursuant to 39-A M.R.S.A. §360(1)(A), American International Group, Inc. shall be assessed a civil forfeiture of \$100.00 for each of the foregoing thirty-eight (38) violations for a total penalty of \$3,700.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027. The outstanding forms shall be sent to the attention of the Audit Division, Workers' Compensation Board, 27 State House Station, Augusta ME 04333-0027.



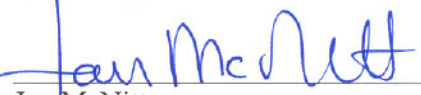
Dated: \_\_\_\_\_

  
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006

  
Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006

  
Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

\*The \$100.00 penalty on this violation was paid.

**STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT**

**v.**

**AMERICAN INTERNATIONAL GROUP, INC.**

**CONSENT DECREE**

**NOW COME** the parties and agree as follows:

1. That the following forms are required pursuant to 39-A M.R.S.A. and/or Board-approved Rules:

<b>Employee</b>	<b>Date of Injury</b>	<b>Forms Filed Late</b>
Adams, Aaron G.	06/02/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Alexnovitch, Susan	09/13/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Austin, Bedina	11/09/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Benjamin, Pauline	07/08/04	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Brown, Sandra C.	07/07/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment

Campbell, David	10/09/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Chaput, David	04/02/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid, Interim
Cote, Christopher	08/24/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Daigle, Roland T.	06/08/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Dickinson, Gerald	10/05/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy
Donovan, Shawn	09/22/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-9, Notice of Controversy
Dunham, Jennifer	09/17/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid, Interim
Elwell, Melissa	09/06/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment



Enos, Valerie	04/11/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Fournier, Mary	07/12/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Gardner, Madeline A.	05/12/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Geiger, Kathy	09/22/04	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid, Interim WCB-11, Statement of Compensation Paid, Interim
Gerardo, Joseph	11/10/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Gould, Rodney	09/07/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Gowell, Deborah	03/02/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Hall, Everett	10/11/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid, Interim

Hall, Krag	12/30/04	<p>WCB-1, Employer's First Report of Occupational Injury or Disease</p> <p>WCB-2, Wage Statement</p> <p>WCB-2A, Schedule of Dependent(s) and Filing Status Statement</p> <p>WCB-3, Memorandum of Payment</p>
Heistand, Mark A.	02/02/04	<p>WCB-1, Employer's First Report of Occupational Injury or Disease*</p> <p>WCB-2, Wage Statement</p> <p>WCB-2A, Schedule of Dependent(s) and Filing Status Statement</p> <p>WCB-3, Memorandum of Payment</p>
Hudspeth, Sharon	06/30/04	<p>WCB-1, Employer's First Report of Occupational Injury or Disease</p> <p>WCB-2, Wage Statement</p> <p>WCB-2A, Schedule of Dependent(s) and Filing Status Statement</p> <p>WCB-3, Memorandum of Payment</p> <p>WCB-3, Memorandum of Payment</p> <p>WCB-11, Statement of Compensation Paid, Interim*</p>
Jackson, Michael	07/02/04	<p>WCB-1, Employer's First Report of Occupational Injury or Disease</p> <p>WCB-2, Wage Statement</p> <p>WCB-2A, Schedule of Dependent(s) and Filing Status Statement</p> <p>WCB-3, Memorandum of Payment</p>
Joslin, Tracy	07/23/04	<p>WCB-1, Employer's First Report of Occupational Injury or Disease</p> <p>WCB-2, Wage Statement</p> <p>WCB-2A, Schedule of Dependent(s) and Filing Status Statement</p> <p>WCB-3, Memorandum of Payment</p>
Kirk, Sr., William	02/09/04	<p>WCB-1, Employer's First Report of Occupational Injury or Disease</p> <p>WCB-2, Wage Statement</p> <p>WCB-2A, Schedule of Dependent(s) and Filing Status Statement</p> <p>WCB-3, Memorandum of Payment</p>
Kopacz, Donald	06/10/04	<p>WCB-1, Employer's First Report of Occupational Injury or Disease*</p> <p>WCB-2, Wage Statement</p> <p>WCB-2A, Schedule of Dependent(s) and Filing Status Statement</p> <p>WCB-3, Memorandum of Payment</p>

Kreamer, Michael	05/16/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Lafontaine, Audra	01/02/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy
Landry, Suzanne B.	04/05/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Major Heather A	10/05/04	WCB-1, Employer's First Report of Occupational Injury or Disease* WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment WCB-11, Statement of Compensation Paid, Interim WCB-11, Statement of Compensation Paid, Interim
Meehan, Dennis	02/17/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-9, Notice of Controversy WCB-11, Statement of Compensation Paid, Interim
Morin, Christopher	06/19/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Mushero, Timothy	07/13/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Pelkey, Kurt	01/19/04	WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Perkins, Randall E.	11/18/04	WCB-1, Employer's First Report of Occupational Injury or Disease



Pinkham Gerri	06/24/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Skinsacos, Shannon	10/20/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Swan, Barbara	02/26/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Thomas, Christophj	10/27/04	WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-11, Statement of Compensation Paid, Interim
Tysver, Heather M.	12/30/04	WCB-1, Employer's First Report of Occupational Injury or Disease
Vallieres, Crystal	09/09/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement WCB-3, Memorandum of Payment
Ward, Lisa	10/09/04	WCB-2A, Schedule of Dependent(s) and Filing Status Statement
Whitten, Michael	07/26/04	WCB-1, Employer's First Report of Occupational Injury or Disease WCB-2, Wage Statement WCB-2A, Schedule of Dependent(s) and Filing Status Statement

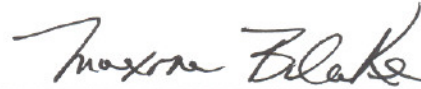
2. That the forms listed above were filed late.
3. That the failure to file the foregoing forms timely represents one hundred fifty-nine (159) separate violations of 39-A M.R.S.A. §360(1)(B).
4. ~~That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.~~

*M.B. Stene*  
*Jme*

**WHEREFORE**, pursuant to 39-A M.R.S.A. §360(1)(B), American International Group, Inc. shall be assessed a civil forfeiture of \$100.00 for each of the foregoing one hundred fifty-nine (159) violations for a total penalty of \$15,300.00, payable to Treasurer, State of Maine. The penalty payment shall be sent to

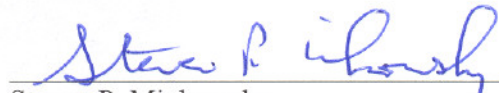
the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated: June 14, 06



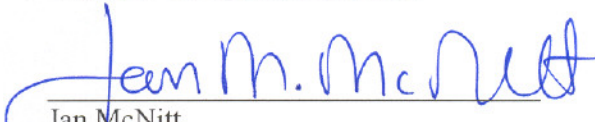
Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated: June 19, 2006



Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated: June 20, 2006



Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board

\*The \$100.00 penalties on these six violations were paid.

STATE OF MAINE  
WORKERS' COMPENSATION BOARD  
OFFICE OF MONITORING, AUDIT & ENFORCEMENT

v.

AMERICAN INTERNATIONAL GROUP, INC.

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That American International Group, Inc. willfully violated the Act and is subject to civil penalty under Section 360(2) for the following reason:

- ◆ Knowingly and systematically filing Notices of Coverage (WCB-1A) well beyond the filing requirements of the Act

2. That no formal hearing is required because of this Consent Decree.

**WHEREFORE**, pursuant to 39-A M.R.S.A. §360(2), American International Group, Inc. shall be assessed a civil forfeiture of \$10,000.00 payable to Treasurer, State of Maine. The penalty payment shall be sent to the to the attention of Mr. Steven Minkowsky, Deputy Director of Benefits Administration, Workers' Compensation Board, 27 State House Station, Augusta, Maine 04333-0027.

Dated:

June 14, 06

Maxine Blake

Maxine Blake  
Deputy General Counsel  
Domestic Brokerage Group  
American International Group, Inc.

Dated:

June 19, 2006

Steven P. Minkowsky

Steven P. Minkowsky  
Deputy Director of Benefits Administration  
Workers' Compensation Board

Dated:

June 20, 2006

Jan McNitt

Jan McNitt  
Supervisor of the Abuse Investigation Unit  
Workers' Compensation Board